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***Attorneys for Proposed Co-Lead Plaintiffs Louisiana Municipal Police
 Employees' Retirement System and City of Philadelphia Board of
 Pensions and Retirement and Proposed Co-Lead Counsel***

**UNITED STATES DISTRICT COURT
 NORTHERN DISTRICT OF CALIFORNIA**

GUOHUA ZHU, Individually and on Behalf of
 All Others Similarly Situated,

Plaintiff,

vs.

UCBH HOLDINGS, INC., THOMAS S. WU,
 and EBRAHIM SHABUDIN,

Defendants.

Case No. C-09-04208 JSW

CLASS ACTION

**MEMORANDUM OF THE
 LOUISIANA MUNICIPAL POLICE
 EMPLOYEES' RETIREMENT
 SYSTEM AND THE CITY OF
 PHILADELPHIA BOARD OF
 PENSIONS AND RETIREMENT IN
 RESPONSE TO COMPETING
 MOTIONS FOR APPOINTMENT AS
 LEAD PLAINTIFF**

DATE: December 18, 2009

TIME: 9:00 a.m.

CTRM: 11, 19th Floor

1 TRAN,

2 Plaintiff,

3 vs.

4 UCBH HOLDINGS, INC.,

5 Defendants.

Case No. 09-cv-04429-JSW

6 WATERFORD TOWNSHIP GENERAL
7 EMPLOYEES' RETIREMENT SYSTEM,

8 Plaintiff,

9 vs.

10 UCBH HOLDINGS, INC.,

11 Defendants.

Case No. 09-cv-04449-MHP

12 PEREZ,

13 Plaintiff,

14 vs.

15 UCBH HOLDINGS, INC.,

16 Defendants.

Case No. 09-cv-04492-JSW

17 NYGAARD,

18 Plaintiff,

19 vs.

20 UCBH HOLDINGS, INC.,

21 Defendants.

Case No. 09-cv-04505-VRW

22 DURBIN,

23 Plaintiff,

24 vs.

25 UCBH HOLDINGS, INC.,

26 Defendants.

Case No. 09-cv-04513-JSW

MEMORANDUM

The Louisiana Municipal Police Employees' Retirement System and the City of Philadelphia Board of Pensions and Retirement (collectively, the "Pension Funds") respectfully submit this Memorandum in response to all other motions for appointment as Lead Plaintiff in the above-captioned actions. The Private Securities Litigation Reform Act of 1995 requires the Court to appoint as Lead Plaintiff the person or group of persons with the largest financial interest in the litigation that otherwise satisfies the requirements of Rule 23 of the Federal Rule of Civil Procedure. 15 U.S.C. § 78u-4(a)(3)(B)(iii).

The Pension Funds, through their undersigned counsel, have reviewed the submissions of the other movants seeking appointment as Lead Plaintiff. It appears that several other movants assert larger financial interests than the Pension Funds. In the event that the Court declines to appoint any of those movants for any reason, the Pension Funds remain willing and able to serve as Lead Plaintiff and to prosecute this case in the best interests of the class.

Dated: November 25, 2009

BERMAN DEVALERIO

By: _____

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